Case 10-00406 Doc 1 Filed 01/07/10 Entered 01/07/10 12:55:10 Desc Main Document Page 1 of 44

United States Bankruptcy Court Northern District of Illinois					Voluntary	Petition						
Name of Debtor (if individual, enter Last, First, Middle): Fish, Elton C						Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								used by the J maiden, and		in the last 8 years):		
	gits of Soc. one, state all)		vidual-Taxı	payer I.D.	(ITIN) No./	Complete E		our digits o		r Individual-	Гахрауег I.D. (ITIN) N	No./Complete EIN
Street Addre	ess of Debto	*	Street, City,	and State)):	ZIP Code		Address of	Joint Debtor	(No. and St	reet, City, and State):	ZIP Code
County of R	Residence or	of the Prin	cinal Place	of Rusines		60190	Coun	v of Reside	ence or of the	Principal Pla	ace of Business:	
DuPage		or the rim	cipai i iacc	or Dusines	J.		Coun	y or reside	since of of the	Time-par Ti	ace of Business.	
Mailing Ado	dress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailin	ng Address	of Joint Debt	or (if differe	nt from street address)	:
					Г	ZIP Code	:					ZIP Code
Location of (if different				or			•					
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail	(Checlustrian (C	eal Estate as 101 (51B)		Chapt	the I er 7 er 9 er 11 er 12	Petition is Fi	potcy Code Under Whiled (Check one box) hapter 15 Petition for It a Foreign Main Proceed that It a Foreign Nonmain Proceed to	Recognition beding Recognition	
			und		of the Unite	e) ganization ed States	defined "incurr	are primarily contain 11 U.S.C. § red by an individual, family, or	onsumer debts, § 101(8) as idual primarily	busi	ts are primarily ness debts.	
Evil Eil	ing Egg attac	U	ee (Check o	one box)				one box:		Chapter 11	Debtors s defined in 11 U.S.C.	8 101(51D)
 Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 				tor Check	Debtor is a if: Debtor's a to insiders all applica A plan is Acceptance	aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent l) are less that ith this petiti n were solici	or as defined in 11 U.S. iquidated debts (exclu 1 \$2,190,000.	ding debts owed ne or more			
■ Debtor e	Administrates that estimates that estimates that ill be no fund	at funds will at, after any	l be available exempt pro	le for distri perty is ex	cluded and	nsecured cro administrat	editors.			THIS	SPACE IS FOR COURT	TUSE ONLY
Estimated N			200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 44	Page 2		
Voluntar	y Petition	Name of Debtor(s): Fish, Elton C			
(This page mi	ust be completed and filed in every case)	I isii, Eitoii o			
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two,	attach additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pe	ending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)		
Name of Debt - None -	tor:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debter is a	Exhibit B n individual whose debts are primarily consumer debts.)		
forms 10K a pursuant to and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitic have informed the petitione 12, or 13 of title 11, United under each such chapter. If required by 11 U.S.C. §342	oner named in the foregoing petition, declare that I r that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available urther certify that I delivered to the debtor the notice (b).		
□ Exhibit	A is attached and made a part of this petition.	X /s/ Michael P. Kel Signature of Attorney fo Michael P. Kelleh	r Debtor(s) (Date)		
	Exh	ıibit C			
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	identifiable harm to public health or safety?		
	Exh	aibit D			
_	leted by every individual debtor. If a joint petition is filed, ea	-	d attach a separate Exhibit D.)		
	D completed and signed by the debtor is attached and made	a part of this petition.			
If this is a jos	D also completed and signed by the joint debtor is attached a	and made a part of this petiti	on.		
	Information Regardin	ng the Debtor - Venue			
_	(Check any ap	•			
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for				
	There is a bankruptcy case concerning debtor's affiliate, gr	eneral partner, or partnership	pending in this District.		
	Certification by a Debtor Who Reside		al Property		
	(Check all app Landlord has a judgment against the debtor for possession		x checked, complete the following.)		
	(Name of landlord that obtained judgment)				
	(Came of minora and ocument judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the				
	the entire monetary default that gave rise to the judgment of Debtor has included in this petition the deposit with the coafter the filing of the petition.		•		
	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C.	§ 362(1)).		

B1 (Official Form 1)(1/08)

Page 3

Voluntary 1	Petition
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(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Elton C Fish

Signature of Debtor Elton C Fish

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 7, 2010

Date

Signature of Attorney*

X /s/ Michael P. Kelleher

Signature of Attorney for Debtor(s)

Michael P. Kelleher 6198788

Printed Name of Attorney for Debtor(s)

Springer Brown Covey Gaertner & Davis, LLC

Firm Name

232 S. Batavia Ave. Batavia, IL 60510

Address

Email: bcovey@springerbrown.com 630-879-9559 Fax: 630-879-9394

Telephone Number

January 7, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s): Fish, Elton C

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Elton C Fish		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2			
mental deficiency so as to be incapable of real financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 1	109(h)(4) as impaired by reason of mental illness or izing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or mbat zone.			
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor:	/s/ Elton C Fish			
Date:	<u> </u>			

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Elton C Fish		Ca	ase No	
-		Debtor	,		
			Cl	hapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	17,148.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		11,682.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		216,630.55	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,595.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,585.00
Total Number of Sheets of ALL Schedu	ıles	17			
	To	otal Assets	17,148.00		
			Total Liabilities	228,312.55	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Elton C Fish		Case No.		
		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,595.00
Average Expenses (from Schedule J, Line 18)	4,585.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,353.33

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		704.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		216,630.55
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		217,334.55

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B6A (Official Form 6A) (12/07)

T	E1. 0 E1. I	
In re	Elton C Fish	Case No.
_		;
		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Elton C Fish	Case No.	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking W/Suburban Bank	-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	One bed	-	50.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
5.	Wearing apparel.	Misc. Wearing Apparel	-	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
€.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
0.	Annuities. Itemize and name each issuer.	X		
		(Sub-Tota (Total of this page)	al > 1,070.00

2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In	re Elton C Fish		Case	e No	
			Debtor		
		SCH	IEDULE B - PERSONAL PROPERTY (Continuation Sheet)	7	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	\$	00% owner/shareholder of EFR Enterprises, Inc. 7000.00 in assets, primarily inventory. \$125,000.00 n liabilities. Business has no net worth.	0	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **0.00**(Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

20. Contingent and noncontingent

interests in estate of a decedent, death benefit plan, life insurance policy, or trust.

21. Other contingent and unliquidated

claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. X

X

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Elton C Fish	Case No

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	,	Vehicle: 2005 Dodge Sprinter (61,000 Miles)	-	10,978.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	:	2001 HP Laptop computer and a printer (about ten years old)	-	100.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		Tools and some light machinery that debtor uses in his business as a motorcycle mechanic	ı -	5,000.00

Sub-Total > 16,078.00 (Total of this page) 17,148.00

Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

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B6C (Official Form 6C) (12/07)

In re	Elton C Fish	Case No
		,

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Check one box) 11 U.S.C. \$522(b)(2) 11 U.S.C. \$522(b)(3)	nder:	debtor claims a homestead exer 5.	nption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	20.00	20.00
<u>Checking, Savings, or Other Financial Accounts, C</u> Checking W/Suburban Bank	ertificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods and Furnishings One bed	735 ILCS 5/12-1001(b)	50.00	50.00
Wearing Apparel Misc. Wearing Apparel	735 ILCS 5/12-1001(a)	500.00	500.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> Vehicle: 2005 Dodge Sprinter (61,000 Miles)	735 ILCS 5/12-1001(c)	2,400.00	10,978.00
Office Equipment, Furnishings and Supplies 2001 HP Laptop computer and a printer (about ten years old)	735 ILCS 5/12-1001(b)	100.00	100.00

735 ILCS 5/12-1001(d) 735 ILCS 5/12-1001(b)

Total: **8,400.00 17,148.00**

1,500.00 3,330.00

Other Personal Property of Any Kind Not Already Listed
Tools and some light machinery that debtor 735 l
uses in his business as a motorcycle mechanic 735 l

5,000.00

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B6D (Official Form 6D) (12/07)

In re	Elton C Fish	Case No	_
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx6589 Creditor #: 1 Harris Bank Attn. Bankruptcy Dept. 3800 Golf Rd. Suite 300 Rolling Meadows, IL 60008		-	2005 Purchase Money Security Vehicle: 2005 Dodge Sprinter (61,000 Miles)	T	T E D			
Account No.	┞	\vdash	Value \$ 10,978.00	$\vdash \vdash$		$\vdash \vdash$	11,682.00	704.00
Account No.			Value \$ Value \$					
Account No.	T			П		П		
			Value \$	-				
continuation sheets attached		•	(Total of t	Subte			11,682.00	704.00
			(Report on Summary of So	Т	ota	.1	11,682.00	704.00

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B6E (Official Form 6E) (12/07)

•		
In re	Elton C Fish	Case No
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not enti priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts reported also on the Statistical Summary of Certain Liabilities and Related Data.	
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	relativ
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	ent of a
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of but whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	usines
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ot
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the F Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	⁷ ederal
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	•

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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R6F	(Official	Form	6F)	(12/07)

In re	Elton C Fish		Case No.
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND	ONTINGEN	N L I	I SPUTED	AMOUNT OF CLAIN
Account No. xxxx-xxxx-xxxx-0014			1996/2009	٦ř	Į		
Creditor #: 1 Advanta Business PO Box 8088 Philadelphia, PA 19101-8088		-	Credit Card		D		24,077.00
Account No. xxxx-xxxx-xxxx-2086		H	1996/2009	+	+	\dagger	
Creditor #: 2 Bank of America PO Box 851001 Dallas, TX 75285-1001		-	Credit Card				2,505.00
Account No. xxxx-xxxx-6576			1996/2009	_	+	+	2,000.00
Creditor #: 3 Bank of America Business Credit PO Box 15710 Wilmington, DE 19886-5710		-	Credit Card				
							17,139.00
Account No. xxxx xx 3418 Creditor #: 4 Blitt & Gaines PC 661 Glenn Avenue Wheeling, IL 60090		-	2009 Notice Purposes Only				
							0.00
continuation sheets attached			(Total o	Sub f this			43,721.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Elton C Fish	Case No.
,		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-9532			1996/2009	Т	T E		
Creditor #: 5 Capital One PO Box 6492 Carol Stream, IL 60197-6492		-	Credit Card		D		2,543.00
Account No. xxxx-xxxx-xxxx-8408			1996/2009				
Creditor #: 6 Capital One PO Box 71083 Charlotte, NC 28272-1083		-	Credit Card				9,723.00
				-	_		0,: 20:00
Account No. xxxx-xxxx-5330 Creditor #: 7 Chase PO Box 15153 Wilmington, DE 19886-5153		-	1996/2009 Credit Card				89.00
Account No. 002796724				-	H		
Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210			Representing: Chase				Notice Only
Account No. xxxx-xxxx-5589			1996/2009				
Creditor #: 8 Chase PO Box 15153 Wilmington, DE 19886		_	Credit Card				3,977.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of				Sub	tota	1	46 222 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	16,332.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Elton C Fish	Case No	
_		Debtor	

	T =			_	١	I -	1
CREDITOR'S NAME, MAILING ADDRESS	000	Hu	sband, Wife, Joint, or Community	CONTI	N	I I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGENT	I QU I DA	DISPUTED	AMOUNT OF CLAIM
Account No. 002805281]	Ť		
Capital Management Services LP 726 Exchange St., Ste. 700 Buffalo, NY 14210			Representing: Chase		D		Notice Only
Account No. xxxx-xxxx-xxxx-0482	1	H	1996/2009	+	H	H	
Creditor #: 9 Chase PO Box 15153 Wilmington, DE 19886-5153		-	Credit Card				
							17,068.00
Account No. 002797216	1			T		T	
Capital Management Services LP 726 Exchange Street Ste. 700 Buffalo, NY 14210			Representing: Chase				Notice Only
Account No. xxxx-xxxx-xxxx-3325			1996/2009	T			
Creditor #: 10 Chase PO Box 15153 Wilmington, DE 19886-5153		-	Credit Card				25,011.00
Account No. 002795854	╁	\vdash		+	\vdash	\vdash	1,1
Capital Management Services LP 726 Exchange Street Ste. 700 Buffalo, NY 14210			Representing: Chase				Notice Only
Sheet no. 2 of 4 sheets attached to Schedule of			:	Sub	tota	ıl	42,079.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	72,07 9.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Elton C Fish	Case No	
_		Debtor	

CODE	Ппи	sband, Wife, Joint, or Community	- 1	, I '	U 🛮 I		
E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	7 7 1 1 1	y 1	N	S J	AMOUNT OF CLAIM
		1996/2009	7	٠ i	T	ſ	
		Credit Card	┝	+	1	\dashv	
	_						
							7,338.00
		1996/2009		T	T	1	
		Credit Card					
							14,102.00
			\dashv	t	†	\dagger	
		Representing:					
		Citi					Notice Only
		1996/2009		+	+	-	
		Credit Card					
	-						
							9,461.00
				Ť	†	7	
							Nation Only
		DISCOVE					Notice Only
ule of			Sul	hto	tal	+	
		(Total o					30,901.00
	B	BT OR -	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 1996/2009 Credit Card 1996/2009 Credit Card Representing: Citi 1996/2009 Credit Card Representing: Citi 1996/2009 Credit Card Representing: Discover	Representing: Citi Representing: Citi Representing: Citi Representing: Citi Citi Consider Annual Subject To Set of F, So STATE. Representing: Citi Representing: Citi Subject To Set of F, So STATE. Representing: Citi Subject To Set of F, So STATE. Representing: Citi Subject To Set of F, So STATE. Representing: Citi Subject To Set of F, So STATE. Representing: Citi Subject To Set of F, So STATE.	To Consideration for Claim. If Claim is Subject to Setoff, so State. 1996/2009	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 1996/2009 Credit Card 1996/2009 Credit Card Representing: Citi 1996/2009 Credit Card Representing: Discover Subtotal	CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 1996/2009 Credit Card 1996/2009 Credit Card Representing: Citi 1996/2009 Credit Card Representing: Citi Representing: Citi Representing: Citi Representing: Discover

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Elton C Fish	Case No	
-		Debtor	

<u> </u>	1_	1	should Wife Island as Community	1.	1	T-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I,	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxx2-797			1996/2009		E D		
Creditor #: 14 Discover Nationwide Credit Phoenix, AZ		-	Credit Card		D		6,748.55
Account No. xxxx-xxxx-xxxx-8080	1		1996/2009	T	T	T	
Creditor #: 15 FIA Card Services PO Box 851001 Dallas, TX 75265-1001		-	Credit Card				
							11,795.00
Account No. xxxx-xxxx-xxxx-1562			1996/2009				
Creditor #: 16 National City PO Box 856177 Louisville, KY 40285-6177		-	Credit Card				
							9,079.00
Account No. xxxx-xxxx-xxxx-3118	t		1996/2009		t	\vdash	
Creditor #: 17 National City PO Box 856177 Louisville, KY 40285-6177		-	Credit Card				7,905.00
Account No. xxxx-xxxx-xxxx-4174	+		1996/2009		H	\vdash	
Creditor #: 18 National City PO Box 856177 Louisville, KY 40285-6177		-	Credit Card				
							48,070.00
Sheet no. <u>4</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u>-1</u>		(Total of	Sub			83,597.55
			(Report on Summary of S		Fota dule		216,630.55

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B6G (Official Form 6G) (12/07)

In re	Elton C Fish	Case No.
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-00406 Doc 1 Filed 01/07/10 Entered 01/07/10 12:55:10 Desc Main Document Page 21 of 44

B6H (Official Form 6H) (12/07)

In re	Elton C Fish	Case No.
		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Elton C Fish		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	NTS OF DEBTO	R AND SPC	USE		
2 Cotor & Francisco	RELATIONSHIP(S):					
Married	None.					
Employment:	DEBTOR		1	SPOUSE		
Occupation	Mechanic	Acco	untant			
Name of Employer	Self Employed/EFR Enterprise, Inc.	Jeffe	ry Waters	CPA, PC		
How long employed	30 years			•		
Address of Employer	27W161 Childs Street Winfield, IL 60190	Bldg.	Roosevelt C #114 Ellyn, IL 6			
INCOME: (Estimate of average)	age or projected monthly income at time case filed)		-	DEBTOR		SPOUSE
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)		\$	1,094.00	\$	4,203.33
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	1,094.00	\$_	4,203.33
4. LESS PAYROLL DEDUC	CTIONS					
 a. Payroll taxes and soc 	ial security		\$	0.00	\$	758.33
b. Insurance			\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$ _	0.00
d. Other (Specify):			\$	0.00	\$ _	0.00
			\$	0.00	\$_	0.00
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS		\$	0.00	\$_	758.33
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	1,094.00	\$_	3,445.00
7. Regular income from opera	ation of business or profession or farm (Attach detailed	statement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	56.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above		s use or that of	\$	0.00	\$	0.00
11. Social security or government (Specify):	ment assistance		\$	0.00	\$	0.00
			\$	0.00	\$	0.00
12. Pension or retirement inc	ome		\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13		\$	0.00	\$_	56.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)		\$	1,094.00	\$_	3,501.00
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from	line 15)		\$	4,595	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Elton C Fish	Case	e No.
		Debtor(s)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	760.00
a. Are real estate taxes included? Yes NoX		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	187.00
b. Water and sewer	\$	54.00
c. Telephone	\$	176.00
d. Other CAble TV	\$	88.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	550.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	85.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	700.00
d. Auto	\$	102.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) See Detailed Expense Attachment	\$	467.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	556.00
b. Other 2nd Mortgage on Home (Wifes name)	\$	300.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,585.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME		
	¢	4,595.00
a. Average monthly income from Line 15 of Schedule Ib. Average monthly expenses from Line 18 above	\$ \$	4,585.00
b. Average monthly expenses from Line 18 abovec. Monthly net income (a. minus b.)	\$ 	10.00
- 1.20mm, nev moone (at minut of)	Ψ	

DAT (Off	Case 10-00406	Doc 1	Filed 01/07/10 Document	Entered 01/07/10 Page 24 of 44	0 12:55:10	Desc Main	
In re	icial Form 6J) (12/07) Elton C Fish				Case No.		
			Ι	Debtor(s)	_		
	SCHEDULE.	J - CURI		TURES OF INDIV	IDUAL DEI	BTOR(S)	
Specific	e Tax Expenditures:						
Real-E	state Taxes on Home					\$	392.00
Debto	's estimated taxes				-	\$	75.00

\$

467.00

Total Tax Expenditures

Case 10-00406 Doc 1 Filed 01/07/10 Entered 01/07/10 12:55:10 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Document Page 25 of 44

United States Bankruptcy Court Northern District of Illinois

In re	Elton C Fish			Case No.	
			Debtor(s)	Chapter	7
	DECLADA?	TION CONCERN	INC DEDTOI	DIC COLLEDIN I	FC
	DECLARA	HON CONCERN	ING DEDIOI	K S SCHEDULI	LS
	DECLARATION	LINIDED DENIAL TOLO	NE DED HIDAY DAY	INDIVIDITAL DEL	TOD
	DECLARATION	UNDER PENALTY C	OF PERJURY BY	INDIVIDUAL DEI	BIOK
	I declare under penalty of	neriury that I have rea	nd the foregoing su	mmary and schedul	es consisting of 19
	sheets, and that they are true and co				es, consisting of
	•	•			
Date	January 7, 2010	Signature	/s/ Elton C Fish		
			Elton C Fish		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Elton C Fish		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 2010 YTD: Husband Self Employed/EFR Enterprise, Inc.

\$13,000.00 2009: Husband Self Employed/EFR Enterprise, Inc.

\$12,000.00 2008: Husband Self Employed/EFR Enterprise, Inc.

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
PAYMENTS
AMOUNT PAID
OWING
Target/Mastercard
Total payments over last 90
days
AMOUNT PAID
OWING
\$1,200.00
\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Citibank South Dakota, NA
vs Elton C. Fish
Case #2009 AR 3418
COURT OR
AND LOCA
Dupage Co

COURT OR AGENCY STATUS OR
AND LOCATION DISPOSITION

Dupage County, IL. Pending

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2201.00

4

Springer, Brown, Covey, Gaertner & Davis 232 S. Batavia Ave. Batavia, IL 60510

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Lesley Romozzi

July, 2009

Dynojet Dynomometer Received \$8500.00. Used proceeds to pay loan

to National City Bank.

Warrenville, IL Friend

> None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

National City Bank St. Charles, IL

Bank of America Wheaton, IL

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE **Business Checking account and a**

personal checking account

Business checking

AMOUNT AND DATE OF SALE OR CLOSING

Both Closed September 2009. **Total Balance at closing:**

\$630.00

Closed: September, 2009 Balance at time of closing:

\$118.00

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **years** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

27W161 Childs St. Winfield, IL 60190

Motorcycle repair servicer

2000---present.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

EFR Enterprises, Inc.

NAME **ADDRESS**

36-4363389

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books Case 10-00406 Doc 1 Filed 01/07/10 Entered 01/07/10 12:55:10 Desc Main Document Page 32 of 44

7

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OR DESCRIPTION AND
VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 7, 2010
Signature /s/ Elton C Fish
Elton C Fish
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

9

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B8 (Form 8) (12/08)

		Northern Dis	trict of Illinois		
In re	Elton C Fish			Case No.	
		Ι	Debtor(s)	Chapter	7
	CHAPTER ?	7 INDIVIDUAL DEBTO	R'S STATEM	IENT OF INTEN	NTION
PART	A - Debts secured by proper property of the estate. Atta	•	•	empleted for EAC	H debt which is secured by
Proper	ty No. 1				
Credit Harris	tor's Name: Bank			erty Securing Deb Dodge Sprinter (6	
Proper	ty will be (check one):				
	Surrendered	■ Retained			
	ning the property, I intend to (c) Redeem the property Reaffirm the debt				
	Other. Explain	(for example, avo	id lien using 11	U.S.C. § 522(f)).	
	ty is (check one):				
Proper	ty is (check one).				

Property No. 1		
Lessor's Name: -NONE-	- '	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

B8 (Form 8) (12/08) Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date January 7, 2010 Signature /s/ Elton C Fish Elton C Fish

Debtor

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United States Bankruptcy Court Northern District of Illinois

In re	Elton C Fish		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSA			. ,
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or i	the petition in bankruptcy	y, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept			2,201.00
	Prior to the filing of this statement I have received		\$	2,201.00
	Balance Due		\$	0.00
2.	\$ of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation	ion with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation of copy of the agreement, together with a list of the names of			
6.	In return for the above-disclosed fee, I have agreed to render l	legal service for all aspect	s of the bankruptcy c	ease, including:
	a. Analysis of the debtor's financial situation, and rendering ab. Preparation and filing of any petition, schedules, statementc. Representation of the debtor at the meeting of creditors andd. [Other provisions as needed]	t of affairs and plan which	may be required;	
7.	By agreement with the debtor(s), the above-disclosed fee does Representation of the debtors in any adversa			ge.
	CE	RTIFICATION		
	I certify that the foregoing is a complete statement of any agre- pankruptcy proceeding.	ement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	d: January 7, 2010	/s/ Michael P. Kel	leher	
		Michael P. Kelleh		Davis II.C
		Springer Brown (232 S. Batavia Av	Covey Gaertner & /e.	Davis, LLC
		Batavia, IL 60510		
		630-879-9559 Fa		
		bcovey@springe	rprown.com_	

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

	Nor	thern District of Illinois		
In re	Elton C Fish		Case No.	
		Debtor(s)	Chapter	7
Code.	UNDER § 342(b)	NOTICE TO CONSUM: OF THE BANKRUPTO ertification of Debtor ceived and read the attached not	CY CODE	` '
Elton	C Fish	X /s/ Elton C Fish		January 7, 2010
Printed	l Name(s) of Debtor(s)	Signature of De	btor	Date
Case N	Jo. (if known)	X		
	,	Signature of Join	nt Debtor (if any)) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy CourtNorthern District of Illinois

		Not then District of Infinois		
In re	Elton C Fish		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	25
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credi	itors is true and corr	ect to the best of my

Advanta Business PO Box 8088 Philadelphia, PA 19101-8088

Bank of America PO Box 851001 Dallas, TX 75285-1001

Bank of America Business Credit PO Box 15710 Wilmington, DE 19886-5710

Blitt & Gaines PC 661 Glenn Avenue Wheeling, IL 60090

Blitt & Gaines, P.C. 661 Glenn Ave. Wheeling, IL 60090

Capital Management Services LP 726 Exchange St., Ste. 700 Buffalo, NY 14210

Capital Management Services LP 726 Exchange Street Ste. 700 Buffalo, NY 14210

Capital Management Services LP 726 Exchange Street Ste. 700 Buffalo, NY 14210

Capital Management Services LP 726 Exchange Street Ste. 700 Buffalo, NY 14210

Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210

Capital One PO Box 6492 Carol Stream, IL 60197-6492

Capital One PO Box 71083 Charlotte, NC 28272-1083

Chase PO Box 15153 Wilmington, DE 19886-5153

Chase PO Box 15153 Wilmington, DE 19886

Chase PO Box 15153 Wilmington, DE 19886-5153

Chase PO Box 15153 Wilmington, DE 19886-5153

Citi PO Box 688901 Des Moines, IA 50368-8901

Citi Processing Center Des Moines, IA 50363

Discover Capital Management Greenville, SC

Discover Nationwide Credit Phoenix, AZ

FIA Card Services PO Box 851001 Dallas, TX 75265-1001 Harris Bank Attn. Bankruptcy Dept. 3800 Golf Rd. Suite 300 Rolling Meadows, IL 60008

National City PO Box 856177 Louisville, KY 40285-6177

National City PO Box 856177 Louisville, KY 40285-6177

National City PO Box 856177 Louisville, KY 40285-6177